

## FUSION DIGITAL BANKING

# RoboSave by Monotto – Increase Deposits and User Engagement Through Automated Savings

“  
RoboSave helps  
your account holders save  
money to increase their  
individual financial stability.”

RoboSave is an automated savings platform that enables your account holders to grow their savings balance without affecting their spending habits.

### Leveraging FusionFabric.cloud

Monotto's RoboSave acts as an additional feature inside your digital banking application.

#### Key Features:

- Personalized safety net goals for each user
- Custom, user-created goals that update on individual's financial situation
- Automate personalized product offers to account holders
- Easy to use dashboards for the end user and the financial institution

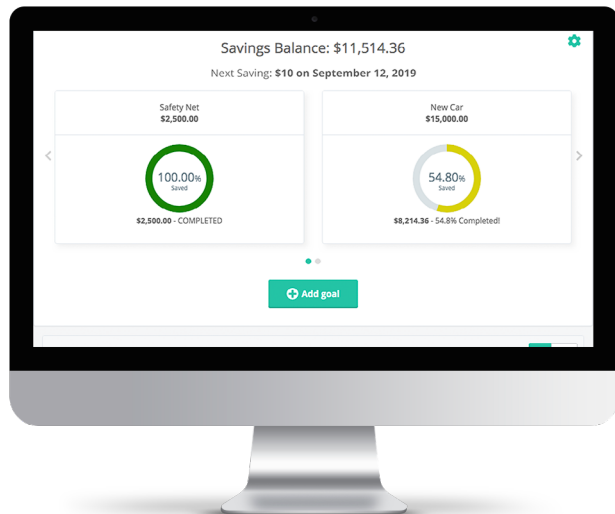
Learn more at [FusionFabric.cloud](#)

### Personalized, Automated Transfers for All

RoboSave helps your account holders save money to increase their individual financial stability. First, the platform analyzes the account holder's transaction history to create a personalized safety net for each user. RoboSave then determines how much money they can save every couple of days, and automatically transfers that money out of the user's checking account and into their savings.

Through artificial intelligence (AI) learning, RoboSave learns your account holders' spending habits and can adjust the amount that is saved according to their unique financial situation. This helps your account holders save money more efficiently, increasing your deposits and creating a stronger relationship through financial literacy.

# Create and Automate Personalized Product Offerings to Your Account Holders



## Increase Financial Awareness with Smart Goal Setting

RoboSave imparts goal-oriented saving for your account holders by allowing them to create, name, and prioritize their own goals. Users can choose 1 of 4 goal categories to save towards—such as a car or a house—and set an amount they want to save for that goal.

RoboSave then determines the amount of money that can be saved towards each goal and automatically moves down the priority line once a savings goal has been completed.

## Banker's Dashboard and Product Cross Selling

A separate dashboard for the financial institution provides you key analytics, such as the total amount of users, the total amount of goals created, the total amount of money that has been saved, and more. This helps you to visualize and communicate progress and successes to internal and external parties.

Inside the banker's dashboard, you can also create and automate personalized product offerings to your account holders.

By selecting specific conditions such as goal categories, goal balances, percentage saved, or time until goal completion, product offerings will be automatically triggered once the conditions have been met for each user.

This leads to targeted cross sell opportunities and helps you to determine when your user qualifies for a new product or service. Then, promotes the new product or service directly inside your user's dashboard.

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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